

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

IN RE:  
ERICKA LUCHIELLE COPELAND  
8064 DEBONAIR CT  
CINCINNATI, OH 45237

CASE NO. 15-14293  
CHAPTER 13  
JUDGE JEFFERY P. HOPKINS

Debtor  
SSN(1) XXX-XX-3401  
SSN(2) XXX-XX-0000

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY  
IN A DISMISSED CASE INELIGIBLE FOR DISCHARGE

The above case having been dismissed on Jan 18, 2018, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

1. The case was filed on Nov 05, 2015 and confirmed on Jan 28, 2016. The case is submitted for closing as DISMISSED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$47,642.00.
3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CALIBER HOME LOANS, INC. Cln #: 0001 COMMENT: 2nd MTG-ORDER TO VOID LIEN	NOT FILED Dividend Paid: 15.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CALIBER HOME LOANS, INC. Cln #: 0002	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
SIMM ASSOCIATES, INC. Cln #: 0003	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
FCI LENDER SERVICES, INC. Cln #: 0004 COMMENT: 8064 DEBONAIR COURT	MORTGAGE ARREARS Dividend Paid: 100.00%	\$50,786.97 Interest Rate: .00%	\$14,409.34	\$0.00	\$36,377.63
FCI LENDER SERVICES, INC. Cln #: 0005 COMMENT: DECEMBER 2015-JUNE 2016 -8064 DEBONAIR CT	ONGOING MORTGAGE Dividend Paid: 100.00%	\$7,369.95 Interest Rate: .00%	\$7,369.95	\$0.00	\$0.00
THIRD FEDERAL SAVINGS AND LOAN Cln #: 0006	UNSECURED CREDITOR Dividend Paid: 15.00%	\$35,769.59 Interest Rate: .00%	\$0.00	\$0.00	\$5,365.44
CITY OF FOREST PARK Cln #: 0007 COMMENT: ORDER TO VOID LIEN	UNSECURED CREDITOR Dividend Paid: 15.00%	\$6,238.83 Interest Rate: .00%	\$0.00	\$0.00	\$935.82
HAMILTON COUNTY TREASURER Cln #: 0008	NOT FILED Dividend Paid: 100.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CENTRAL CREDIT SERVICES, INC.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 15.00%	Interest Rate: .00%			
U.S. DEPARTMENT OF EDUCATION	UNSECURED CREDITOR	\$21,975.01	\$0.00	\$0.00	\$3,296.25
Clm #: 0010	Dividend Paid: 15.00%	Interest Rate: .00%			
FFCC COLUMBUS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0011	Dividend Paid: 15.00%	Interest Rate: .00%			
FFCC COLUMBUS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0012	Dividend Paid: 15.00%	Interest Rate: .00%			
FFCC COLUMBUS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0013	Dividend Paid: 15.00%	Interest Rate: .00%			
FFCC COLUMBUS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 15.00%	Interest Rate: .00%			
ECMC	UNSECURED CREDITOR	\$97,942.60	\$0.00	\$0.00	\$14,691.39
Clm #: 0015	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0016	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0017	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0018	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0019	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0020	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0021	Dividend Paid: 15.00%	Interest Rate: .00%			
GREAT LAKES HIGHER ED. CORP.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0022	Dividend Paid: 15.00%	Interest Rate: .00%			
GLOBAL CONTROL, INC.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0023	Dividend Paid: 15.00%	Interest Rate: .00%			
MERCY MEDICAL ASSOCIATES	UNSECURED CREDITOR	\$202.30	\$0.00	\$0.00	\$30.35
Clm #: 0024	Dividend Paid: 15.00%	Interest Rate: .00%			
QUEST DIAGNOSTICS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0025	Dividend Paid: 15.00%	Interest Rate: .00%			
TRIHEALTH	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0026	Dividend Paid: 15.00%	Interest Rate: .00%			
UNIQUE NATIONAL COLLECTON	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0027	Dividend Paid: 15.00%	Interest Rate: .00%			
LERNER, SAMPSON & ROTHFUSS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0028	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: SENECA MORTGAGE					
CITY OF FOREST PARK	UNSECURED CREDITOR	\$1,168.83	\$0.00	\$0.00	\$175.32
Clm #: 0030	Dividend Paid: 15.00%	Interest Rate: .00%			
HAMILTON COUNTY TREASURER	DIRECT PAY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0031	Dividend Paid: 100.00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
FCI LENDER SERVICES, INC.	ONGOING MORTGAGE	\$19,440.36	\$19,440.36	\$0.00	\$0.00
Cln #: 0032	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 8064 DEBORN AIR CT-JULY 2016-DECEMBER 2017					
FCI LENDER SERVICES, INC.	ONGOING MORTGAGE	\$0.00	\$0.00	\$0.00	\$0.00
Cln #: 0033	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: BEGIN JANUARY 2018					

## 4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$77,597.28	\$0.00	\$163,297.16	\$0.00	\$240,894.44
PRIN. PAID	\$41,219.65	\$0.00	\$0.00	\$0.00	\$41,219.65
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## 5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.  
The debtor(s)' attorney was allowed \$3,950.00 and was paid \$3,950.00.  
The Trustee was paid \$2,466.93 pursuant to 11 U.S.C. 1302.  
The Trustee was paid \$5.42 for administrative notice fees.  
The debtor(s) were charged \$0.00 for NSF items.  
Refunds to the debtor(s) and/or new trustee total \$0.00.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

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CERTIFICATION AND OPPORTUNITY TO OBJECT

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with 11 U.S.C. section 1302(b)(1).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.  
Chapter 13 Trustee  
Attorney No. OH 0030377

Francis J. DiCesare, Esq.  
Staff Attorney  
Attorney No. OH 0038798

Karolina F. Perr, Esq.  
Staff Attorney  
Attorney Reg No. OH 0066193

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**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Trustee's Certification of Final Payment and Case History was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on January 22, 2018 addressed to:

Debtor(s)  
ERICKA LUCHIELLE  
COPELAND  
8064 DEBONAIR CT  
CINCINNATI, OH 45237

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.